

## ANZACATA Australian Professional Indemnity Policy

<p><b>Unlimited Retroactive Cover</b></p> <p>If you've had a PI policy in place for the last 12 months, the ANZACATA policy will provide you unlimited retroactive cover for events that occurred in the past that you weren't made aware of.</p>	<p><b>Run-Off Cover</b></p> <p>If you're retiring or going on maternity leave, unlimited Run-Off cover is provided. This means you'll be covered after you cease practicing.</p>	<p><b>Intellectual Property</b></p> <p>If you accidentally and unknowingly breach someone else's intellectual property, you are provided \$50,000 cover; this can include an infringement of trademark, design, copyright or patent.</p>
<p><b>Loss of Documents</b></p> <p>Claims arising from lost or leaked documents are common and can be costly. The ANZACATA policy provides \$100,000 in cover to protect you against a claim of this nature.</p>	<p><b>\$10,000,000/ Claim   \$30,000,000/ Annual</b></p> <p>High limits for individual claims and a high annual limit per member. Unlike some other PI policies, APA members each have their own individual limit and not shared with all members.</p>	<p><b>Want to Work Overseas?</b></p> <p>The ANZACATA policy covers members working overseas worldwide, excluding only USA. This is more expansive than many other policies who typically also exclude Canada.</p>
<p><b>Advance Claim Protection</b></p> <p>You have access to \$10,000 for legal costs incurred whilst your insurer assesses your claim; meaning you don't need to wait to seek legal advice in the immediate term.</p>	<p><b>Public &amp; Products Liability</b></p> <p>\$10,000,000 cover is included to protect you against claims from someone injuring themselves while seeing you or while using a product sold or supplied by you.</p>	<p><b>Public Relations</b></p> <p>Your professional reputation is important. If your reputation is damaged through a claim made against you, the ANZACATA policy covers members for up to \$50,000 to help restore your image.</p>

### The ANZACATS policy also:

- ✓ Exceeds Australian Health Practitioner Regulation Agency (AHPRA) standard requirements
- ✓ Is tailored to the profession, and created with input from Arts Therapists
- ✓ Provides access to specialised legal advice, including pro bono legal service
- ✓ Provides access to industry-specific, evidence-based risk management
- ✓ Will continue to evolve with the profession

**For more information, or if you have any questions, contact the BMS team on 1800 931 071 or at [anzacata@bmsgroup.com](mailto:anzacata@bmsgroup.com).**